

START HERE

Your pension and your 403(b)

As a California educator, you may have both. They do different jobs, and seeing how they fit makes the case for saving on your own.

TWO DIFFERENT JOBS

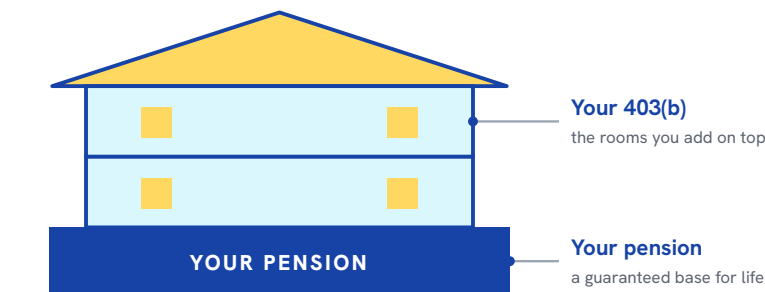
Your CalSTRS or CalPERS pension is a guaranteed base. You earn it through your years of service, and it pays a set income for life in retirement. A 403(b) is the opposite kind of tool. It is your own savings, you decide how much goes in, and you control how it is invested. One is a floor you stand on. The other is what you build on top of it.

WHY A BASE IS RARELY THE WHOLE STORY

Depending on your years of service, a pension may replace only about half to two thirds of the income you were living on. That can leave a gap between what arrives each month and what your life actually costs. A 403(b) is the most direct way to close that gap, because every dollar you add is yours and keeps growing until you need it.

A SIMPLE WAY TO PICTURE IT

Your pension is the foundation of the house. Your 403(b) is the rooms you add on top. The foundation holds everything up, and the rooms are where you actually get to live.



WHAT THE 403(B) ADDS

- You choose the amount, starting as low as **\$100 a month**
- The money is yours and moves with you if you change jobs
- You decide how it is invested, or use a simple default
- It grows tax-advantaged until you reach retirement

Ready when you are.

Enroll in about five minutes at enroll.ctaretirementplan.org, or talk it through with an advisor at [\(916\) 235-9800](tel:9162359800). No pressure, and no pitch.

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